

Families across the country continue to face falling home values and increasing rates of foreclosure. Congress is working on a package of bills to address these problems and reform the housing industry. In the meantime, there are many local resources that can be of assistance.

Monterey County Housing Alliance (MoCHA), the only HUD approved counseling agency in Monterey County: 831-757-4657

California Department of Housing: 916-445-4782

Monterey County Housing Authority 775-5000 (Section 8 Housing Voucher Applications will be accepted from July 14-July 28 2008)

Santa Cruz/San Benito Housing Authority: 831-454-9455

Housing and Economic Rights Advocates (HERA), an Oakland group helping victims of predatory lenders: 510-271-8443

Homeownership Preservation Foundation hotline: 888-995-4673

Watsonville Law Center: Victims of Predatory Lending from the Tri County Area : 831-722-2845

Federal Housing Authority: 1-877-234-2717

First Time Home Buyer Programs:

- Monterey: 831-646-3935
- Salinas: 831-758-7201
- City of Santa Cruz: 831-420-5020
- Greenfield: 831-674-5591
- Watsonville: 831-768-3040

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